

Abstract of the Disclosure

An acoustical and thermal insulator in the form of a multilayer  
5 composite includes a first facing layer such as a heat reflective material  
layer, a polymer based blanket layer and an insulation insert encapsulated in  
the polymer based blanket layer. The insulator may also include a second  
facing layer. The insulation insert is sized and positioned in the insulator so  
as to provide extra thermal insulation at selected hot spots and/or extra  
10 acoustical insulation at high noise points of a vehicle to which the insulator  
may be mounted.